# VSVRIE ARAIGNED AND CONDEMNED.

OR

A Discouerie of the infinite Injuries this KINGDOME endureth by *the vnlawfull trade of* VSVRIE.

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# VSVRY ARAIGNED

AND

## CONDEMNED.

Howſoeuer God in his holy word diſalloweth Vſurie, yet finds it fauour *vnder ſome proiects of*

POLICIE.

Inquiſitions therefore in Policie of the abuſe of the Politicke Coyne in

VSVRIE.

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*What is the politike vſeof Coyne.*
*What priuate and publike good it doth, being rightly vſed.*
*What priuate and publike wrongs, being abuſed in Vſurie.*

IS not money minted by politicke Princes, out of their owne Bullion to bee imployed to the publike good of their publike Common-wealths, both in trading for the whole bodies maintenance, as alſo in Warres for the whole bodies defence. How graciouſly doe they

they diſperſe it in fauours and rewards, that it may runne as chaſticably from member to member (*premij & pretij*) throughout thoſe politike bodies, like bloud in the naturall, in the veines of trading, for all and euery ones maintenance, and retire to thoſe royall centres againe, by many iuſt rights for all and euery ones defence.

Doth not money ſtirring in trading moone all kind of labour to the infinite increaſe and improuement of all good bleſſings that Sea and Land doth affoord for the maintenance of the whole Common-wealth, and yet the Coyne is ſtill retayned amongſt the members no way decreaſed thereby?

Doth not euery member by money yeeld his force to make an vnitie in power (without diuiſion) to doe the moſt excellent vnderſtanding will of their Soueraigne head, for the beſt defence of the whole bodie, and yet this politike bloud is ſtill retained amongſt the members euer chearing vp the heart, and the heart alſo thereby the members?

Are not the members knit the better together in mutuall loue by the right vſe of money, ſeeing euery ones maintenance and defence dependeth thereupon?

What a politike communion (no way furthering either idleneſſe or waſt) doth money ſtirring in trading make throughout the members, aſwell in their labours, as in their eſtates? Superiors liuing by money on the labours of the poore, and the poore liuing by labouring for mony on the Lands, Liberties and Commodities of the Rich. Yea, and who is not fed, clothed, &c. by the induſtry of others, and

who

who imployeth his money in an honeſt calling, but doth ſome way cheriſh them that cheriſh him?

Thus the Coyne of euery Kingdome being vndoubtedly the Kings, how politikely do they make it their Countries for their Countries infinite good, yea, and euery Subiects for the Subiects good alſo. But confined then in reaſon to be euer imployed in ſuch wiſe by the Subiect for his owne priuate good, that it be good alſo both to their Kings, and eke to their Countries.

So long as money mooueth in the ordained vſe, doth it not yeeld to euery member a competent priuate gaine which is the leaſt good, yet that priuate good like a poyſe keepeth it continually ſtirring for the whole Countries good, which is the maine good.

How much priuate good money doth to Merchants, Tradeſmen, Husbandmen, and others that both mayntaine and inrich themſelues by ſetting the poore on worke for money. How much priuate good to all thoſe poore people, who onely liue by labouring for that money. But what exceeding publike good in vpholding trading, whereby ſo many ſwarmes of poore people are thus ſet on worke for money, to winne wealth from Sea and Land, liuing on their owne labour, not charging but inriching, yea, and fortifying thoſe places that haue and harbour them.

How much priuate good to Land-lords which take their rent in Coyne. A ready meanes to ſupply all wants. How much good to Farmers, which for their money haue that means to liue on their labour

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on other mens Lands. But what infinite publike good in the improuement of Lands by the labourers of those Landleſſe Farmers, their Children and Seruants.

How much priuate good doth money to all Souldiers, whoſe pay is their maintenance? how much priuate good to Princes in defence of their owne perſons, their poſterities and their rights. But what ineſtimable publike good in preſeruing with thoſe Royall heads all the members of thoſe publike bodies, euery mans life and eſtate, their goods from riffling, their wiues and their daughters from rauiſhing, themſelues from ſlauery, if not from ſlaughter, maintayning the Goſpell, Gouernment and Peace, thoſe bleſſed Fountaynes of inualuable happineſſe.

Doth ſiluer and gold all this politike good ſeruice, no not the metall, but ſo much thereof as is by Princes graced to be made their Coyne. What then the Coyne? yea, the Coyne when it is not imployed in the ordained vſe, but in the current of Vſurie, doth it not as many priuate and publike bitter iniuries.

*Priuate Iniuries are great in defeating borrowers of their Rights and Inheritance.*

SO long as the Ciuill Law did cenſure Vſurie, how lineably did Lands deſcend with little alteration through many generation; but ſince Vſurie found fauour vnder that ſhadow of a limitation, how hath it put men on to liue beyond their limits in their diet and apparell, vaine buildings and ſuperfluous

fluous attendance, whereby moſt houſes haue ſince expulſed their Owners.

What a combination is betweene Vſurie and exceſſe, muſt not ſuch as exceed their limits needs borrow vpon vſe, and ſhall not ſuch as borrow vpon vſe be by Vſurie, put on ſundry wayes to exceed their limits?

Is not the trayning of men into debt a meanes to vndoe them, and make them runne away, eſpecially the poore though they pay no vſe, how much more with all the exactions of Vſurie

That Sea and Land might yeeld the more increaſe, moſt men are confined to liue on their labour, limited alſo with want, in their expences not to exceed their earnings, hauing no eſtates, Vſurie will not try to traine them out of thoſe limits. But if their Predeceſſors haue left them houſes to harbour in, ſmall veſſels to fiſh withall, yea, implements or ſtocke to further their labour, will not Vſurie lend to gaine thoſe pettie eſtates, and ſo not onely reſcue them from that fatherly rod of preſent want which would both driue them to worke, and to ſpare in their ſpending, but alſo traine them thereby into cruell Labyrinths of future diſmall wants, and at leaſt in deſpight of gouernment to begge and ſteale, and doe more horrible villanies.

Many traders will not bee confined to trade with their owne talents, thinking themſelues ſo wiſe that they can improue the Vſurers, but is not the Vſurers money to them like an *Italian* Drugge, pleaſant in the taking, and no fault found, vntill we ſee they burſt. And when money, wares, friends, and hopes

are gone, doe they not ſtill ſo perſecute them from place to place, that many begge and ſteale for maintenance, many die with ſorrow; yea and many liue in priſons, giuing no comfort to wiues or children, nor doing ſeruice to Prince or Countrie: and yet they are kept in hold at the charge of the Countrie, towards which, how little helpe is had from vſurie?

Many hungry Purchaſers hauing much land will not be content with that which God allotteth, but will buy more with the Vſurers money, pretending to ſpare it out of hoſpitalitie, and education of their children; but hath not Vſurie ſo faſt increaſed many of their debes vpon Vſe, that their whole eſtates are found at laſt too little to ſatisfie their Vſurers. And yet their poore neighbours thereby depriued of reliefe, and their children alſo of good education, the further meanes of their further ruine.

But aboue all to be lamented, when the famous Worthies haue prepared their hopefull ſonnes, with good education to paſſe that Ocean of employments, in the gouerment of their Countrie, themſelues and their eſtates, how treacherous is Vſurie to furniſh them at their firſt launching with an exceeding ſayle, yea in an outragious ſeaſon, to ruine them vnder water, defeating them thereby of their ancient inheritance, & maymng their Countrie in the ouerthrow of their hopes.

When a friend lendeth in loue hee will foreſee that it be to good purpoſes, giuing with that kindneſſe his beſt counſell. But doth not Vſurie looke

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onely after her securitie, and lendeth her money wittingly to maintaine any Idleneſſe, any waſte, yea any outrage to the ouerthrow of the Debtors, leaning behind them their defeated children, whoſe miſerie may enforce vs not onely to lament, but preuent what wee can the like ruine of our owne, and others in the ſucceeding age.

**Priuate injuries are great, yet publike are many.**

*The impouerishing of Nations with idleneſſe and waſte.*

*The gathering vp of the Coyne from the ordayned vſe.*

*The ſeducing of infinite from their honeſt Callings.*

*The ſpoyle of trading, poore peoples maintenance.*

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*The impouerishing of Nations with idleneſſe and waſte.*

EVery mans eſtate, bee it in lands or goods, multiplieth the wealth of that politicke bodie, but what publike wealth or other worth is found in debts vpon vſe, but onely this, that ſo much the Vſurers can deduct out of other mens eſtates in lands and goods, which haue beene Idlely ſpent, drunke, worne, puft and played away.

To preuent the euills that ariſe out of Idleneſſe; the profits of ſea and land are locked vp, and cannot bee obtained without the key of Induſtrie, ſo that Induſtrie ſuſtaineth euery Countrie, and ſparing frugally preſerueth their ſtore. Can therefore a populous Nation containe within it ſelfe two more injurious enemies then Idleneſſe and waſte, and where Vſurie is ſuffered, how infinitly by it are they both maintayned, Idleneſſe in the Vſurers, which haue left their honeſt Callings, Idleneſſe in thoſe that borrow to maintayne themſelues therein: but extreme Idleneſſe in the poore through the tranſportation of ſo many eſtates from Trading to Vſurie; yea, and alſo waſte not onely of the eſtates of borrowers, and the fruits of their owne Countrie, but ſuch extreme waſte of forraine Commodities, that many of theſe waſters can eate, drink, & weare little but outlandiſh, to the empouerifhing of their owne Countrie, and enriching forraine Nations.

*The gathering vp of the Coines from the ordained vſe.*

WHat a hard task-maſter is Vſurie (hauing the maſterie of Money) to require in lending an encreaſe of the ſame, which cannot encreaſe by Nature, but muſt be drawen by Debtors, to the prejudice of their Countrie from the ordained vſe.

What an infinite annuall increaſe is payed for old debts, yea ſome ſo ancient, that the vſe payed, exceeds the Money lent, and yet the debt remaineth whole.

What

What infinite ſummes are drawen from the ordained vſe to attend alwaies on idle borrowers, at firſt to ſpend in waſte, and afterward to repay their Vſurie?

What infinite ſummes are likewiſe drawen from thence to attend on Vſurers, not onely to lend vpon vſe, but to purchaſe thoſe infinite eſtates they haue entangled by Vſurie?

When men ſell their eſtates in ſhipping, lands or goods for money to plant therewithall debts vpon vſe, how grieuous is the injurie. If the Coine which is ordained for that noble ſeruice of publike maintenance and publike defence bee vſed like a paſſage Boat to tranſport thoſe men, and thoſe eſtates, yea with that money from doing their ſeuerall ordained good ſeruice in honeſt employments, to doe ſo many cruell injuries both to bodie and members in the current of Vſurie.

How commonly are eſtates thus tranſported into debts vpon vſe, and the money ready againe within three or foure daies for ſuch an other ſeruice.

The paſſage of Coine is ſo cloſe that wee ſee not much farther then of whom wee take it, and to whom wee pay it, and yet wee perceiue that money begetteth ſometimes in our ſight two or three ſeuerall debts vpon vſe in a weeke. So as wee may well ſuppoſe that ſuch money as is commonly ſtirring, hath planted her part of not ſo few as twentie ſeuerall debts, vpon vſe now remayning in force. And if it be ſo, hath not euery ſhilling then thus increaſed the generall debt amongſt twentie Vſurers twentie ſhillings, euery pound likewiſe twentie

pound, and euery hundred pound twenty hundred. Now, as long as it pleaſeth Vſurers to lend to one Debtor to pay another vſurer, one ſhilling, pound or hundred can pay alſo to thoſe twentie ſeuerall vſurers thoſe twentie ſeuerall ſhillings, pounds or hundreds, and though one vſurer take but ten pound for his vſe, will not thoſe twentie vſurers enforce their ſeuerall Debtors to gather from the ordained vſe twentie ſeuerall ten pounds, onely for the vſe of the ſame hundred, which amounteth together to two hundred for the vſe of one, beſides all other exactions. And yet further, if a generall will be ſet amongſt vſurers, that they will no longer lend to one to pay another, who can preſcribe how thoſe twentie ſeuerall Bonds ſhall then be ſatisfied.

The eſtate of vſurers conſiſt not in money, but in Bills and Bonds for debts vpon vſe, and is not the quantitie owing to euery vſurer the ſcope of his prepared gulfe to ſucke vp ſo much money euer at his pleaſure? Now as in time of peace they turne their eſtates into debts vpon vſe, will they not ſo ſoone as they feare warres ſtraine all their Securities to ſwallow vp then that quantitie of Coyne into theſe gulfes, what want ſoeuer the ordained vſe endure?

When a maſſe of new Coyne is thruſt into trading for publike good, doe not vſurers with their increaſe and other exactions winde the ſame ſoone vnder their power, planting therewithall ſtill more debts vpon vſe, ſo that the more money be increaſed (where vſurie is maintained) will there not be thereby the more vſurie, the more Idleneſſe, the more

more Waſte, the more Want, the more Banquerupts and vagrants, the more Male-contents and dangerous Combinations. But on the other ſide, the more money (ſo as it be confined from vſurie) the more trading, the more induſtrie both on ſea and land for publike maintenance, yea and ſhall not the Coine haue thereby alſo the freer acceſſe to his noble Centre for publike defence.

Is not this Butlers boxe of vſurie, growen a wonder? What a world of eſtates (to giue it ſatisfaction) hath it ſwallowed vp? what a world it will now further require, how many vſurers are increaſed to bee in ſome Pariſh, and how infinite is the number of them in a whole Countrie, what a maſſe is owing to ſome vſurer, and how little hee hath in hand to giue ſatisfaction? So as if all the Coine in a circuit were drawen together, how little way would it reach, to make an actuall payment of all the debts within that compaſſe, at that inſtant depending vpon vſe.

If the ouergrowen debt vpon vſe be conſidered, and how many are bound, body, goods and lands, for thoſe debts, whether hath not vſurie a dangerous power to make a ſcarcitie of money in the ordained vſe, vpon rumours of warres, or any generall feare or hope whatſoeuer, and yet leaue millions depending vpon vſe, to bee ſtill fiſhing for further aduantage.

What an infinite prejudice doth a politike body eſpecially then ſuſtaine by a ſcarſitie of money, both for publike maintenance and publike defence; and what a gainfull Market on the other ſide doth

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it then make for Vſurers, what Bribes for forbearance, what Morgages, Forfeits, and gainfull bargaines doe diſtreſſed Debtors daily tender them, yea, at their owne will to giue them contentment?

Doe not Debters ſo conceale their debts to prolong their credit, and the Vſurers their eſtates, to ſhuffle off all charge, that Commiſſioners are willing, and know not how to ſhift it, but (in ignorance and no malice) lay often the heauie ſtone on the ſilent ſheepe, and the light feather on the groaning Cammell, or elſe which is worſe, in a generall fauour, abate the charge, when neceſſitie rather requires a doubling.

*The ſeducing of infinite people from their honeſt Callings.*

WHat an apparant meanes is it to make a flouriſhing Common-wealth, when her infinite members imploy their induſtrie, their time, and their talents in their honeſt callings, whereof enſue aſwell publike, as priuate good.

Could thriftie men leaue their induſtrie and tradings (if Vſurie were not, hauing had maintenance for themſelues and theirs, and gathered their eſtates from their honeſt indeuours, will they then giue ouer and ſpend all in Idleneſſe will they turne their ſhipping, ſhops, wares, and goods into monie, onely to looke vpon, and yeeld them no maintenance but danger their liues to keepe it from theeues, or will they not rather (their Talents increaſing by Gods gifts and their honeſt endeuours) make therewith

with all the more imployment of their Children, Seruants, and poore Neighbours in the same kinde of industrie, be it by Sea or Land, to the infinite increase of all kind of wealth?

But doth not Vsurie tender such excessiue gaine and such freedome from all kind of common charge with so much ease, securitie, and command ouer her bondmen, that not onely infinite both Labourers and traders on Sea and Land (hauing gotten estates thereby) doe transport the same into debes vpon vse, leauing their former honest industrie, and resoluing to liue idlely vpon Vsurie. But also many which were sometime the greatest Traders, yea, in the greatest trading places, are also thus seduced to imploy their estates in this new Trade, to lay golden baites to hooke in other mens labours, rights and estates.

Doth not a Countrie sustaine foure grieuous losses, where these leaue their trading.

First, did not these able traders, many thousands of poore people young and olde for their daily labour, ministring thereby to those feeble Families, food, clothing, firing, house-roome, and their whole maintenance. 1.

Secondly, did they not inrich their Countrie as well as themselues by maintayning those poore people in their witty industry to winne wealth from Sea and Land. 2.

Thirdly, did they not conduct infinite youth into honest callings, and buckle those wilde heads in due time, into the yoke of gouernment, replenishing 3.

their Countrie with diligent Tradesmen, and cunning Artificers to improue their Countrie commodities to wares of great price, yea, a many Merchants, and swarmes of Mariners to get what may be got by any Nauigation, and fortifie their Coasts against all forreine foes.

4. Fourthly, did they not also most excellently preserue the peace of their Countrey, in preuenting thus both extreme Idlenesse, and extreme Want, those two bitter Furies, which do euer maligne, and make worke for gouernment.

## The spoile of Trading, poore peoples only maintenance.

THe poore onely liue by being imployed in labour by them, which haue estates in Lands and goods. Now if Traders and others which haue estates in goods shall transport the same into monie, to eat vp by Vsury, such as haue estates in Lands, and landed men on the other side, sell their Lands to eate vp Traders and Farmers, whose estates are in goods, do they not betweene them both spoile (if not grind) the poore which depend on them for imployment, yea, and also spoile their Countrie by deuouring one another.

Can the grand enemie euer set vp any yoke-fellow to match with Idolatrie, but only Vsurie. Doth not Idolatrie conspire against a Church that it may spoile that Common-wealth. And doth not Vsurie on the other side conspire by many subtill practises, to impouerish Common-wealths, thereby at ease to spoile those Churches.

If

If a Countrie be so inuironed with the Seas, that it excelleth in liberrie of fishing and fishing, if such store of such fish be there to be taken, as will not only feed the same, but many other Countries. And if also poore people theron doe abound, that they mourne for imployment; yet if such as haue both monie and estates, will not imploy the same to the Seas, but angle therewith by Vsurie at their Neighbours estates, vpon Land: will not strangers (whilst their owne people starue, begge, or steale for maintenance) fish the same Coasts, sell much thereof in the same Countrie for Coine, defeating them thereby of their Coine, their fish, and therewith all much trading, besides that maine meanes of maintenance, of Nauigation?

Those Countries that are enuironed with the Seas, their maintenance and defence depends much vpon the Ocean. Yet doth not Vsurie there a further double iniurie? On the one side, in that it driueth the vse-bitten Debtors, to sell their Timber faster then their Countrie can well imploy it. And on the other side, in that it lendeth her monie to so many vaine builders, whereby they deprive their Countrie of their needfull Ship Timber, the maintenance of Nauigation, and imploy it in gay Houses, naught but Monuments of their Masters inuentions.

That Subiects may haue their rights, Princes do prouide on the one side, their Standards for due weight and measure, and their Monie on the other side for due valuation. But doth not Vsurie an exceeding wrong in casting the gaine and increase in-

to the contrarie ſcale. Yea, to the monie which ſhould ſerue but to weigh and to value all things, abating thereby the worth of Lands, withall the increaſe thereof, yea, and the worth of all induſtrie and Trading both by Sea and Land, diſcouraging much thereby mens honeſt endeuours.

Whether hath not Vſurie ouerthrowne both lending in pitie to the poore, and in loue amongſt equals? For Vſurie hath wronghe Vſurerers the maſterie of the monie, who think they deale friendly taking only the vſe, and fore-handed Neighbours and Tradeſmen know not whom they may truſt, ſo many make ſhewes of abilitie to pay, and yet ſuddenly are found the bond-ſlaues of Vſurers, who will bee ſure to bee paid, when the louing lender ſhall bee deferred, if not defeated of his owne.

Hath not Merchants of thoſe Nations, where the Vſurie is leſſe, or not ſuffered at all, aduantage to inrich their own Countrie, and impouerish thoſe places where vſurie is at the higheſt, not only in raſing by their Factors, with their trifling wares great debts vpon vſe? But alſo in ſelling to vſe-bitten Tradeſmen their baſeſt Wares at exceeding prizes, tempted thereto with long dayes of payment which could not bee (if vſurie were not ſuffered.) For then the gaine of monie were ſo abſolutely tied to trading, that Traders would bee monied men, and monied men would bee Traders in one kind or other.

In Countries which are ſo populous that ordinarie

nanie Croppers of Corne will hardly vphold the ſtaffe of bread. Were it not good policie in time of plentie, to lay vp ſome in ſtore againſt time of dearth? But doth not vſurie hinder that neceſſary prouiſion, not only of Corne, but of many other cõmodities? And will not the vſe-bitten Debtor ſell his Corne for little, yea, to feed Hogs and Dogges. The Land Owner his young Timber, yea, for firing and other Commodities, reſpecting no waſte: ſo as hee may haue readie monie to pay the vſurer. And as for the vſurer, time giueth him ſuch gaine, that he loueth no ſtore like debts vpon vſe.

Diuers Improuers of Wooll doe iuſtifie vnder their hands, that out of a hundred pound ſtocke, they can monie three or foureſcore Spinners with fiue pounds weekly for their worke, which amounteth to aboue two hundred and fiftie pounds a yeere, and in that time returne two hundred and fiftie pounds worth of Wooll, into fiue hundred pounds worth of Yarne. If this poore Tradeſman ſhall be ſeduced to giue ouer this Trading, and liue idlely vpon this ſtocke in vſurie? Is not theſe poore womens and childrens loſſe great, which liue on him by this imployment? But doth not the Countrie ſuſtaine a threefold loſſe thereby. Firſt, in the improuement of two hundred and fiftie pounds worth of Wooll, into fiue hundred pounds worth of Yarne. Secondly, in the charge of maintaining theſe without worke. And thirdly in thoſe priuate and publike miſchiefes, which this monie and ſtock doth in the current of vſurie. And are not all theſe kinde of loſſes found, where others turne their e-

ſtates from fiſhing, and ſuch like Trading into Vſurie.

How curſed ſeemeth the goods gotten by Vſurie? Are they not commonly caſt into the laps of ſtrangers, and if they fall to the Children of the gatherer (but where God giueth ſpeciall grace) we ſeldome ſee a bleſſing? For as the fathers ſeldome ſpent any thing to their owne good, their childrens good, their Neighbours good, or their Countries good: So their Chidren with much outrage, and many miſchiefes to their Countrie, doe commonly ſpend all, remayning to vs as ſpectacles, through which we may diſcerne the bad vſe, and bad end of goods gotten by theſe bad meanes?

And if Vſurie were ſuppreſſed, what may wee ſuppoſe will be the euents? Much buſineſſe a while inſtalling of debts. What monie cannot do, Lands and goods will with eaſe, to debtors, if Law doe not much haſten them. But being done on the one ſide, what an infinite number liuing and ſucceeding ſhould be redeemed from their vtter ouerthrow by vſurie, and on the other ſide, what an infinite number of vſurers, with their children and eſtates ſhould be retained from running head-long vpon deuouring iudgements, for deuouring their fellowes. Yea, and will not vſurers, whoſe Loadſtone is only profit, returne to ſuch courſes of life, whereby they ſhall ſuſtaine thoſe ſwarmes of poore people by imploying them in labour? Will not many then purchaſe thoſe waſte grounds, whoſe wealth is now drowned with the waters? Many buy and build ſhips for the labouring Bees to fetch both Wax and Ho-

Honey to their Hiues: Many venture, Many trade, Many labour on Land, Many at sea on the Seas beyond the Seas, and at home, to supply all present and future Countrie wants: yea, and when vsurers can no longer make their subtill plantations by vsurie at home, how forward will they be to further those noble Plantations in forreine parts. And not only the monie Masters, but the monie also which now runnes so strongly in the current of vsurie, would then attend so absolutely on trading for publike maintenance, there being no other profit to be made thereof. And from trading retire so roundly to his Centre for publike defence, there beeing no such gulphes of debes vpon vse to preuent the same,

that no wit can diue into the depth of that
wealth, peace, power, and securitie,
that to a Common-wealth
will arise thereby.

FN.

# INQVISITIONS

## Vpon some Allegations commonly made in defence of VSVRIE.

### ALLEG. I.

*That the Vsurer may iustly raise a rent of his money, aswell as the Land-lord out of grounds.*

BVt are landed men and monied men Owners alike? Mens Lands are their owne, and their heires in perpetuitie, all Coine is common. Euery mans for a payment, and no Subiects for more. Princes owe that soile, & their whole countrie haue the profit of it. What right hath the subiect then to raise a rent of it? Againe the hands, armes, & shoulders of the naturall bodie possesse their skin, flesh, and bones, but as for the naturall bloud, if through head, heart, and foot, it cannot inioy his due current without interruption: Can Nature preuent it? But all those members and the whole bodie will rue it.

it. And may not Nature in the fleshly monarchie, giue a good Lecture herein vnto policie.

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## ALLEG. II.

### That Vsurie is necessarie to supply all wants.

WHat wealth is wonne from Sea or Land, but by industrie, and what priuate person or Common-wealth can prosper without frugall sparing. And is not want the ordained Rod of the Worlds great Taskemaster, to driue slouthfull people to their daily labour, and fright rash heads from out-ragious waste. Yet see the treacherie of vsurie to seduce men to idleneſſe of life, and extremitie of waste. It pleadeth for libertie to supply all wants, yea, all wils, pleasures, and lusts, bee they neuer so odious. But alas, doth it not traine them from a dreame of want, vnto want indeed; and from little wants to great and infinite wants, wanting at last their Lands, Goods, and Friends, Peace, Libertie, Foode, and apparell, leauing them only to this bitter choise, either to runne from Countrie and Friends, or liue in Prison with continuall miserie?

D ALLEG.

## Alleg. III.

*That Vſurie furthereth Trading, for that ſome trade with the Vſurers ſtocke.*

SOme trade with the eſtates of vſurers, but obſerue how faintly. Is it not on vſuries Chaine, not an houre before, nor an houre longer then vſurie will permit, and if for leſſe gaine, doth not vſurie ſoone confound ſuch Trading and Tradeſmen? And if vſurers wreſt monie from ſome Tradeſmen, and lend it to others, is this a furtherance? And if they wreſt it from Traders, and lend it to a multitude of idle vſes. Is this no hinderance? But yet further. If wee obſerue what a world of trading debtors are eaten vp with vſurie, and how the ableſt Traders are ſeduced vnto vſurie, can it then bee iuſtified, that vſurie furthereth trading?

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## Alleg. IIII.

*That there is neceſſitie of a limited Vſurie of money, to prevent the vnlimited Vſurie of Tradeſmen, in ſelling their Wares ouer deere vpon truſt.*

THis vſurie biteth bitterly the debtors, but is it ſo iniurious to the whole Commonwealth? Are there the fewer Traders, or the leſſe trading for this kind of vſurie? Doth it miſ-

carrie

cattle the Coine from setting the poore on work, or foreſtall the ſame from defending the Countrie? Doe Borrowers of money vpon vſurie forbeare any thing the more to buy wares vpon truſt? Beſides, is not this vſurie in trading generated by the other. Doe they not ſet price ayming at the ordinarie intereſt of money. And are not thoſe Debtors inforced to buy thus vpon truſt through the ſcarſitie of money, contriued by the infinite employment thereof in vſurie?

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## Alleg. V.

*Such is the infinite wealth gathered by Vſurers, that though infinite people thereby be vndone, their Countrey loſeth nothing.*

O How great is the Countries loſſe, in that ſo many fruitfull Plaines by vſurie be caſt vp to raiſe thoſe drie and fruitleſſe Mountaines? How great in the loſſe of the induſtrie of ſuch as haue left the ſame to liue idlely vpon vſurie? How great in idleneſſe and waſte of ſuch as by vſurie are maintained therein? How great in that the money and money-maſters haue left their trading, whereby ſo many poore people begge and ſteale for their maintenance? How great in that Vſurers, preſuming their children ſhould liue alſo vpon vſurie, doe bring them vp idlely, be they neuer ſo apt, whereby they peſter their

Countrie with their next generation, which through want of education knowe not how to doe good, and with those euill-gotten goods are inraged to doe mischiefe. But yet further, if Vsurers, so soone as they feare warres, shall with their multitude of Securities gather vp the Coin into their idle Cofers, where it will doe no good, but may doe much mischiefe; who can forethinke what publike losse may ensue thereof?

## ALLEG. VI.

*That Vsurie is lawfull if the Borrower endure no injurie, and some affirme that they haue gayned by borrowing vpon Vse.*

THose that borrow to consume in idlenesse, wantonnesse, pleasure or pride, haue no hope of gaine. Some Extortioners that buy their Offices, &c. may gaine, but with great losse to Common-wealth: Some Tradesmen will boast of prises, and conceale their blankes vntill wee see they burst; and if they get, it is but by chance: for the most are vndone, & the vndoing of borrowers is Vsuries least injurie. Publike wrongs are grieuous; but the wrongs that Vsurers doe to God and themselues passe all comprehension. Doth man dishonour his Maker more at any time then in his idlenesse? And doe not these money-masters enforce idlenesse in the poore, by with-

withdrawing themselues and their estates from trading? Doe they not cherish idlenesse in their Debtors, by lending to all idle vses? and doe they not maintayne themselues by Vsurie in idlenesse; yea, with the abuse of those Talents, which God hath lent them for honest employment, to preserue both themselues, and all vnder their charge, from idlenesse, with all those euils both of body and minde which flowe from the same?

## Answ. VII.

*That Vsurie is necessarie for the encrease of the estates of Orphans.*

VSurie maketh vse often of this project, That vnder the names of Orphants, might be employed the estates of others. But is Vsurie so good a Gardian for Babes, how many Testators haue willed their Executours to turne their goods into money, and increase the same by Vsurie in their childrens minoritie? But hath not many of those Executors, pretending Vsurie vnlawfull, employed those stockes to their owne priuate gaine, yeelding to those Children at their full age their bare portions? And hath not many others (regarding no estates much, but their owne) put forth the same often, not onely to bad vses, but also to bad Debtors. Whereby Orphants estates in Vsurie haue done many priuate

and publike miſchiefes, and yet they haue beene payed at laſt with skrowles in ſtead of portions: all which euils, Teſtators by their Wills might eaſily preuent, did they not dreame in their ends ſo much vpon Vſurie. And further cannot policie prouide for the good of Orphants without ſuch priuate and publike miſchiefes as ariſe out of Vſurie.

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## Allec. VIII.

*That money would reſt idle in many hands, if Vſurie were ſuppreſſed.*

POlicie hath ſo faſhioned all Coyne, that it might bee fit for no vſe, but onely payment: And payment hath two currents, The ordained vſe, which is both for priuate and publike good; And the abuſe in Vſurie, which is for the Vſurers gayne alone. Theſe two currents runne cloſe together, and haue many entercourſes whereby the one may draine the other. Priuate gayne is euer violent to miſcarrie the Coine into the Current of Vſurie. And on the other ſide, Neceſſitie is hungrie, and will haue it againe into the ordained vſe, to ſupply preſent wants, preſent wills, and preſent pleaſures; though ſuch preſent Pottage coſt many future Birth-rights. Now, if the policie of any Prince (to preuent the publike miſchiefes attending a ſcarſitie of money) haue repleniſhed both theſe currents with

with Coine, and ſhall afterward damme vp the paſſage of the ſame in the current of Vſurie, and lay drie thoſe deepe Pooles and large Lakes, how ſoone will money then flowe farre aboue the bankes of the ordained vſe. So that, if money be then ſometime idle, will it not be to the Countrie as harmleſſe as Plate? and yet not ſo idle, being ready to prouoke for priuate gayne, ſome honeſt employment for publike good.

FINIS.